

<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> ( Not for submission under 37 CFR 1.99)	Application Number		10027984	
	Filing Date		2001-12-21	
	First Named Inventor	Fauziah B. Ariff		
	Art Unit	3688		
	Examiner Name	Alvarez, Raquel		
Attorney Docket Number		40655.7100		

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1	FALLON: "UK Retailers' Loyal Customer 'Card Wars' Prove Costly (Most major retailers in the UK have grown their sales over the past 2 years by launching loyalty-card programs)"; Supermarket News, 05 May 1997; vol. 47, no. 18, page 57	<input type="checkbox"/>
2	Dialog file 9, #001824832 "UK Retailers "loyal Customers' card Wars' Prove Costly" Supermarket News, V47, N18, p. 57+, May 5, 1997.	<input type="checkbox"/>
3	Visa International, New Technologies [online]. 2000 [retrieved on 2008-06-19]. Retrieved from Internet: <URL:http://web.archive.org/web/20000605185829/visa.com/nt/chip/main.html>	<input type="checkbox"/>
4	WAP WTLS: Wireless Application Protocol Wireless Transport Layer Security Specification, Wireless Applications Forum, Limited, April 30, 1998. [Retrieved on 2009-01-19]. Retrieved from the Internet <October 7, 2008>.	<input type="checkbox"/>
5	Non-Final Office Action mailed 09-10-08 in U.S. Patent Application No. 10/708,570.	<input type="checkbox"/>
6	Non-Final Office Action mailed 09-09-08 in U.S. Patent Application No. 10/708,568.	<input type="checkbox"/>
7	Non-Final Office Action mailed 11-29-04 in U.S. Patent Application No. 09/834,478.	<input type="checkbox"/>
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10	Non-Final Office Action mailed 05-09-06 in U.S. Patent Application No. 09/834,478.	<input type="checkbox"/>
11	Final Rejection mailed 12-28-06 in U.S. Patent Application No. 09/834,478.	<input type="checkbox"/>

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12	Advisory Action mailed 03-02-07 in U.S. Patent Application No. 09/834,478.	<input type="checkbox"/>
13	Non-Final Office Action mailed 05-10-07 in U.S. Patent Application No. 09/834,478.	<input type="checkbox"/>
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24	Final Office Action mailed 01-24-08 in U.S. Patent Application No. 11/695,911.	<input type="checkbox"/>
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27	Final Office Action mailed 01-28-09 in U.S. Patent Application No. 11/695,911.	<input type="checkbox"/>
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30	Final Office Action mailed 01-07-09 in U.S. Patent Application No. 11/458,019.	<input type="checkbox"/>
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32	Final Office Action mailed 11-15-07 in U.S. Patent Application No. 10/304,251.	<input type="checkbox"/>
33	Advisory Action mailed 03-17-08 in U.S. Patent Application No. 10/304,251.	<input type="checkbox"/>

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34	Non-Final Office Action mailed 06-13-08 in U.S. Patent Application No. 10/304,251.	<input type="checkbox"/>
35	Final Office Action mailed 12-04-08 in U.S. Patent Application No. 10/304,251.	<input type="checkbox"/>
36	Notice of Allowance mailed 08-22-08 in U.S. Patent Application No. 10/378,456.	<input type="checkbox"/>
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